

**Information to identify the case:**

Debtor 1	<u>Gilberto Estrada</u>	Social Security number or ITIN	xxx-xx-2605
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Debra Estrada</u>	Social Security number or ITIN	xxx-xx-1482
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 21-11429-JNP			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Gilberto Estrada  
aka Gilberto Estrada-Villeda

Debra Estrada

6/26/24

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Gilberto Estrada  
Debra Estrada  
Debtors

Case No. 21-11429-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Jun 27, 2024

User: admin  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 29, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Gilberto Estrada, Debra Estrada, 120 Ford Ave, Woodbury, NJ 08096-5064
519232517	+ CSLT Skills, Attn Launch Servicing, LLC, PO Box 91910, Sioux Falls, SD 57109-1910
519121428	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519120083	+ The Edge Fitness Clubs, 1450 Clements Bridge Rd, Woodbury, NJ 08096-3067
519120085	+ Walter Estrada, 37 Crescent Ave, Woodbury, NJ 08096-1217

TOTAL: 5

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 27 2024 21:59:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 27 2024 21:59:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: Bankruptcy@Freedommortgage.com	Jun 27 2024 21:58:00	FREEDOM MORTGAGE CORPORATION, 10500 Kincaid Drive, Suite 300, Fishers, IN 46037-9764
cr	+ Email/Text: bk@szjlaw.com	Jun 27 2024 21:57:00	Santander Consumer USA Inc., c/o Stewart, Zlmen & Jungers, Ltd., 2860 Patton Rd, Roseville, MN 55113-1100
519135533	+ EDI: PHINAMERI.COM	Jun 28 2024 02:12:00	ACAR Leasing Ltd. d/b/a GM Financial Leasing, P O Box 183853, Arlington, TX 76096-3853
519120057	^ MEBN	Jun 27 2024 21:44:45	Apothaker Scian PC, 520 Fellowship Road C306, Mount Laurel, NJ 08054-3410
519215202	+ EDI: COMCASTCBLCENT	Jun 28 2024 02:12:00	COMCAST, PO BOX 1931, Burlingame, CA 94011-1931
519120058	+ EDI: CAPITALONE.COM	Jun 28 2024 02:12:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
519221824	+ EDI: AIS.COM	Jun 28 2024 02:12:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519120061	+ Email/Text: bankruptcy@cavps.com	Jun 27 2024 22:00:00	Cavalry Portfolio Services, Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2321
519210780	+ Email/Text: bankruptcy@cavps.com	Jun 27 2024 22:00:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
519120063	+ EDI: CITICORP	Jun 28 2024 02:12:00	Citibank, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
519120064	EDI: CITICORP		

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		Jun 28 2024 02:12:00	Citibank North America, Citibank SD MC 425, 5800 South Corp Place, Sioux Falls, SD 57108
519219837	EDI: CITICORP		
		Jun 28 2024 02:12:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
519120065	+ EDI: CITICORP		
		Jun 28 2024 02:12:00	Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
519120067	+ EDI: COMCASTCBLCENT		
		Jun 28 2024 02:12:00	Comcast Bankruptcy Department, Attn: Jackie Gaynor, 401 White Horse Rd Ste 2, Voorhees, NJ 08043-2604
519120068	+ EDI: CONVERGENT.COM		
		Jun 28 2024 02:12:00	Convergent Outsourcing, Inc., Attn: Bankruptcy, Po Box 9004, Renton, WA 98057-9004
519120069	+ EDI: CCS.COM		
		Jun 28 2024 02:12:00	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
519265914	+ Email/Text: Bankruptcy@Freedommortgage.com		
		Jun 27 2024 21:58:00	Freedom Mortgage Corporation, Attn: Bankruptcy Department, 10500 Kincaid Drive, Fishers, IN 46037-9764
519120070	+ Email/Text: Bankruptcy@Freedommortgage.com		
		Jun 27 2024 21:58:00	Freedom Mortgage Corporation, Attn: Bankruptcy, 907 Pleasant Valley Ave, Ste 3, Mt Laurel, NJ 08054-1210
519120062	EDI: JPMORGANCHASE		
		Jun 28 2024 02:12:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
519231955	+ Email/Text: RASEBN@raslg.com		
		Jun 27 2024 21:57:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
519120071	+ Email/Text: PBNCNotifications@peritussservices.com		
		Jun 27 2024 21:56:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
519120072	Email/Text: customerservice@launchservicing.com		
		Jun 27 2024 21:56:00	Launch Servicing, Attn: Bankruptcy, 6009 South Sharon Ave, Sioux Falls, SD 57108
519220532	Email/PDF: resurgentbknofications@resurgent.com		
		Jun 27 2024 22:05:41	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519120073	+ Email/Text: BKNotice@ldvlaw.com		
		Jun 27 2024 21:58:00	Lyons, Doughty & Veldhuis, 136 Gaither Dr, Suite 100, Mount Laurel, NJ 08054-2239
519257123	+ EDI: AISMIDFIRST		
		Jun 28 2024 02:12:00	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
519237826	+ Email/Text: bankruptcydpt@mcmcg.com		
		Jun 27 2024 21:59:00	Midland Credit Management, Inc., PO BOX 2037, Warren MI 48090-2037
519120074	+ EDI: AISMIDFIRST		
		Jun 28 2024 02:12:00	Midland Mortgage Co, Attn: Customer Service/Bankruptcy, Po Box 26648, Oklahoma City, OK 73126-0648
519248697	EDI: PRA.COM		
		Jun 28 2024 02:12:00	Portfolio Recovery Associates, LLC, c/o Jcp, POB 41067, Norfolk VA 23541
519120076	+ Email/PDF: resurgentbknofications@resurgent.com		
		Jun 27 2024 22:04:24	Resurgent Capital Services, Attn: Bankruptcy, Pob 10497, Greenville, SC 29603-0497
519120077	+ Email/Text: bankruptcy@rubinrothman.com		
		Jun 27 2024 21:56:00	Rubin & Rothman, LLC, 1787 Veterans Highway, Suite 32, Islandia, NY 11749-1500
519120078	+ Email/Text: enotifications@santanderconsumerusa.com		
		Jun 27 2024 22:00:00	Santander Consumer USA, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244
519262117	+ Email/Text: enotifications@santanderconsumerusa.com		
		Jun 27 2024 22:00:00	Santander Consumer USA Inc., PO Box 560284, Dallas, TX 75356-0284
519121428	^ MEBN		
		Jun 27 2024 21:43:10	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

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519120079	+ EDI: SYNC	Jun 28 2024 02:12:00	Synchrony Bank/Walmart, Attn: Bankruptcy, PO Box 956060, Orlando, FL 32896-0001
519120084	EDI: AISTMBL.COM	Jun 28 2024 02:12:00	TMobile, PO Box 742596, Cincinnati, OH 45274
519218534	+ EDI: AIS.COM	Jun 28 2024 02:12:00	T Mobile/T-Mobile USA Inc, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519120080	EDI: TDBANKNORTH.COM	Jun 28 2024 02:12:00	TD Bank, Attn: Bankruptcy/TD Card Svcs, Po Box 84037, Columbus, GA 31908
519120081	EDI: TDBANKNORTH.COM	Jun 28 2024 02:12:00	TD Bank, N.A., 32 Chestnut Street, Po Box 1377, Lewiston, ME 04243
519224934	^ MEBN	Jun 27 2024 21:47:11	TD Bank, N.A., PO BOX 1931, Burlingame, CA 94011-1931
519120082	+ Email/Text: ClericalSupport@tenagliahunt.com	Jun 27 2024 21:57:00	Tenaglia & Hunt, PA, 395 West Passaic St., Ste. 205, Rochelle Park, NJ 07662-3016

TOTAL: 42

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519120059	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
519120060	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
519120066	*+	Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
519120075	*+	Midland Mortgage Co, Attn: Customer Service/Bankruptcy, Po Box 26648, Oklahoma City, OK 73126-0648
519209712	*+	Midland Mortgage Co, Attn: Customer Service/Bankruptcy, Po Box 26648, Oklahoma City, OK 73126-0648
519209713	*+	Santander Consumer USA, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244

TOTAL: 0 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 29, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 26, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew B Finberg	ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew Thomas Archer	on behalf of Debtor Gilberto Estrada aarcher@spillerarcherlaw.com bankruptcy@brennerlawoffice.com;mcdoherty_187750@ecf.courtdrive.com

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Andrew Thomas Archer

on behalf of Joint Debtor Debra Estrada aarcher@spillerarcherlaw.com  
bankruptcy@brennerlawoffice.com;mcdoherty\_187750@ecf.courtdrive.com

Denise E. Carlon

on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

Matthew K. Fissel

on behalf of Creditor FREEDOM MORTGAGE CORPORATION wbecf@brockandscott.com  
matthew.fissel@brockandscott.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8